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Mr. Vernon is a research scholar at the Stanford Center on Longevity, where he conducts research on retirement income, financial literacy and behavioral finance. He is also president of Rest-of-Life Communications, where he prepares multimedia communications on retirement planning, including keynote presentations, workshops, webinars, e-mail newsletters, online tutorials, DVDs, and traditional books and articles. Previously, Mr. Vernon worked as a consulting actuary at Watson Wyatt and Mercer. For over 35 years, he helped large corporations and plan sponsors design and manage their retirement programs. Mr. Vernon's latest book is *Retirement Game-Changers: Strategies for a Healthy, Financially Secure, and Fulfilling Long Life*. He has published many other works, has written several articles on retirement topics and is quoted frequently in publications such as *The Wall Street Journal*, *New York Times*, *Los Angeles Times*, *USA Today*, *BusinessWeek*, *Fortune Magazine*, *Kiplinger's* and *Money Magazine*. Over the years, Mr. Vernon has appeared on several television and radio shows on retirement issues and has presented to over 300 audiences on his DVD *The Quest* and his books *Money for Life*, *Recession-Proof Your Retirement Years*, *Live Long & Prosper!* and *Don't Work Forever!*. He is a member of the International Foundation Financial Education/Retirement Security Expert Panel and is a fellow of the Society of Actuaries and a member of the American Academy of Actuaries.